



Avoid Fraud and Scams with the FTC's **Pass It On Campaign**

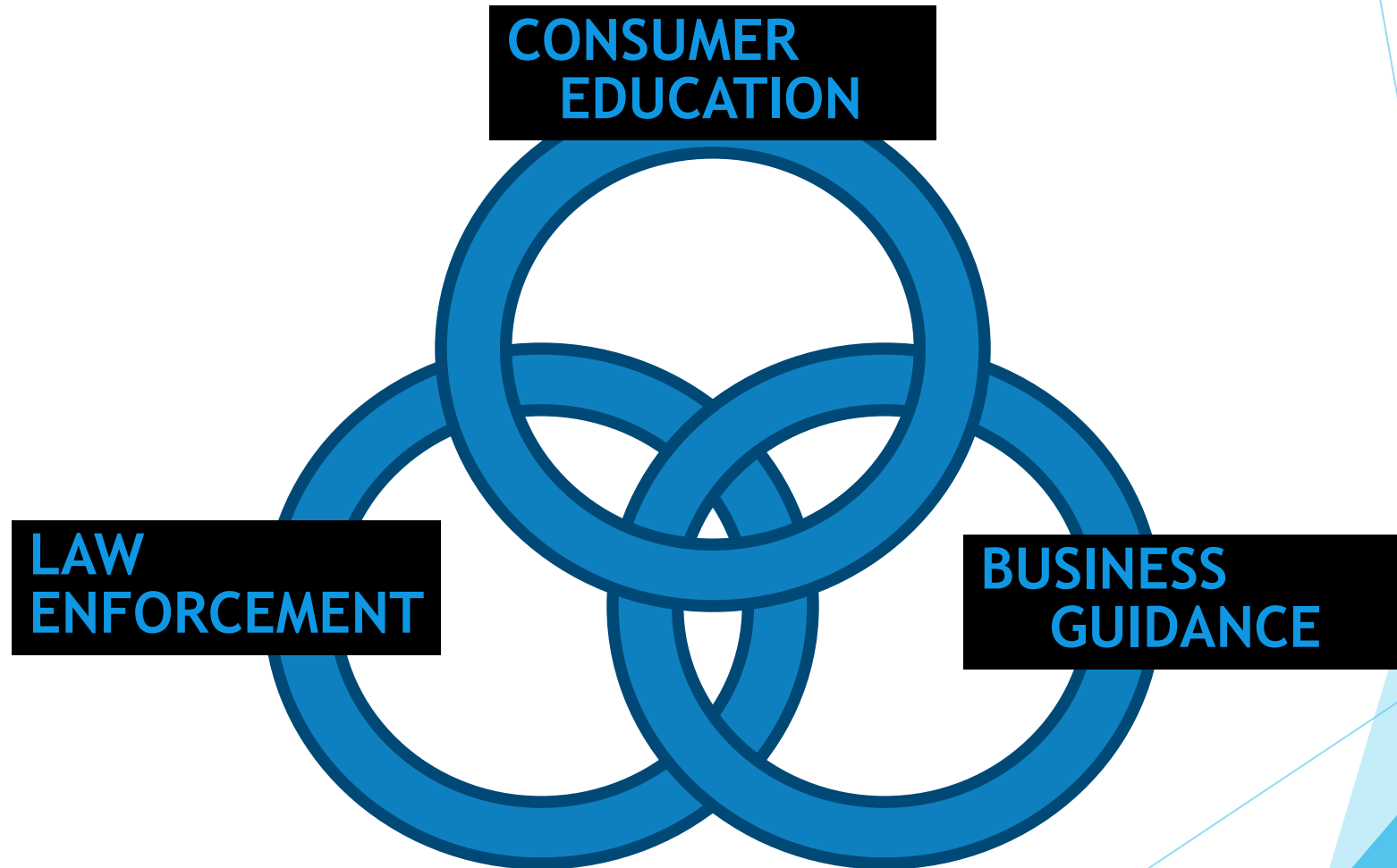
Delilah Vinzon

American Association of Service Coordinators
Los Angeles - December 2019

Federal Trade Commission

- ▶ Consumer protection agency
- ▶ Protect people from fraud, deception, and unfair commercial practices
- ▶ Small, independent agency of 1,100 employees: lawyers, investigators, economists, and educators
- ▶ Offices in Washington, DC and seven regional offices

Goals



CONSUMER
SENTINEL
NETWORK
DATA BOOK 2018

SNAPSHOT

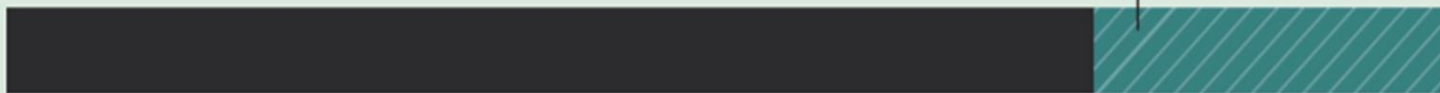
3
MILLION
REPORTS

TOP THREE CATEGORIES

1. Imposter scams
2. Debt collection
3. Identity theft

1.4 million fraud reports

25% reported
a loss



\$1.48 billion
total fraud losses

\$375
median loss

Top 10 Fraud Categories 2018

Rank	Category	# of Reports	Total Loss	Median Loss
1	Imposter Scams	535,417	\$488M	\$500
2	Telephone and Mobile Services	164,693	\$20M	\$200
3	Shop at Home and Catalog Sales	142,92	\$107M	\$155
4	Prizes, Sweepstakes and Lotteries	132,470	\$118M	\$530
5	Internet Services	57,907	\$36M	\$139
6	Travel, Vacation and Timeshare Plans	28,353	\$68M	\$800
7	Foreign Money Offers and Counterfeit Check Scams	27,443	\$42M	\$1,214
8	Business and Job Opportunities	24,620	\$116M	\$1,304
9	Advance Payment for Credit Cards	19,575	\$23M	\$376
10	Health Care	17,069	\$4M	\$130

How people paid*

Type of payment

- ▶ Wire transfer
- ▶ Credit cards
- ▶ Prepaid cards
- ▶ Bank account/debit
- ▶ Internet/ mobile

Amount paid

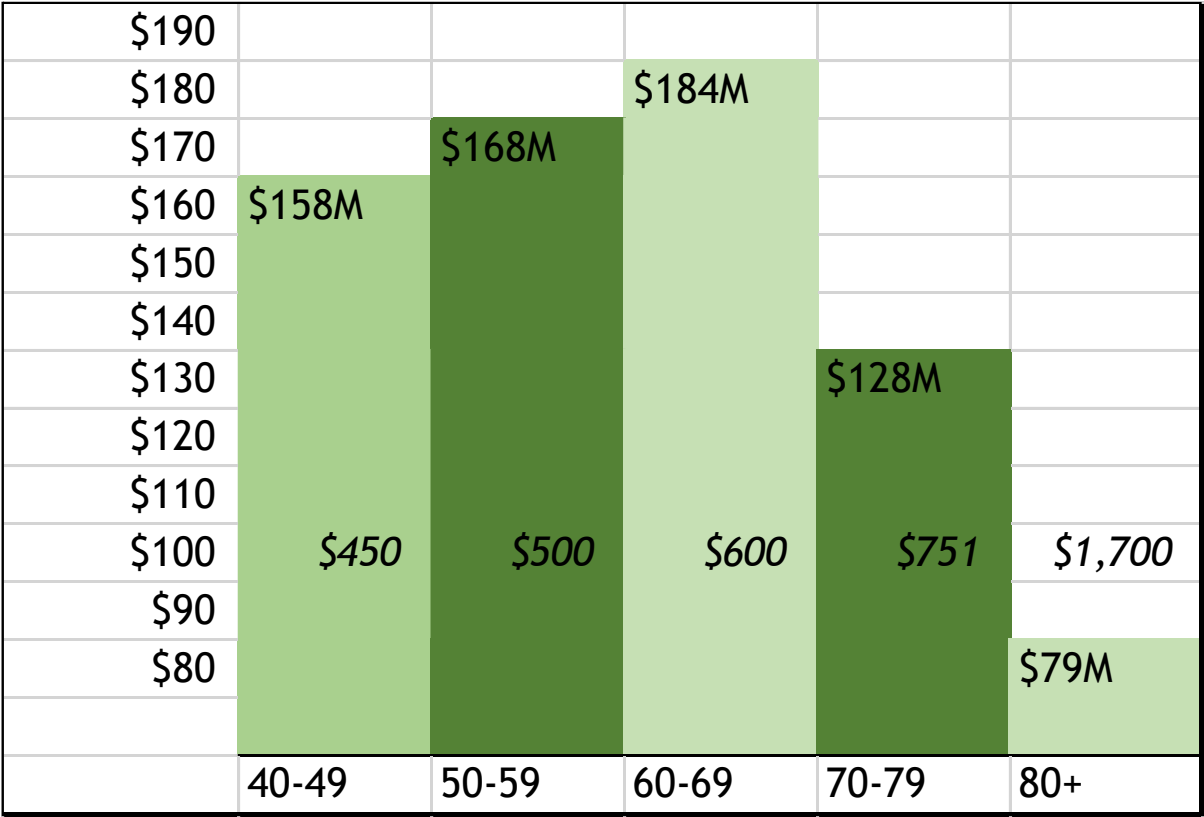
- ▶ \$ 333M
- ▶ \$74 M
- ▶ \$40 M
- ▶ \$57 M
- ▶ \$22 M

- ▶ 19% of all people (= 265,097) reported how they paid.

How people were contacted*

- ▶ Phone - 69%
 - ▶ Website - 12%
 - ▶ Email - 10%
 - ▶ Consumer initiated - 5%
 - ▶ Mail - 3%
-
- ▶ 66% of all people (941,545) told how they were contacted, including people who didn't lose money.

Fraud losses by age*



Imposter Scams



NEARLY
1 IN 5
PEOPLE
LOST MONEY

\$488 million
reported lost
\$500 median loss





Pass It On

Tips to Share about Scams





Pass It On

- Material designed for active older adults
- Respects a lifetime of experience
- Information about common scams and identity theft
- Free articles, presentations, videos, and activities



Pass It On

- Start a conversation
- Share what you know; experience and strategies
- Be a hero!
- Learn more: [FTC.gov/PassItOn](https://www.ftc.gov/PassItOn)



Pass It On



Identity Theft

Your information is valuable. To you—and other people.



Unwanted Calls

Your information is valuable. To you—and other people.



Home Repair Scams

Someone offers to repair your home. Cheap. For cash now.



Money Mule Scams

Your information is valuable. To you—and other people.



Imposter Scams

Someone calls to ask for money. Are they who they say they are?



Tech Support Scams



IRS Imposter Scams



Online Dating Scams



Grandkid Scams



Work-at-Home Scams

Your information is valuable. To you—and other people.



Charity Fraud

Someone asks you to donate money to a charity. Today.



Health Care Scams

You have a Medicare card, but a caller says you need a new one.



"You've Won" Scams

You won a prize! But you can't get it until you send money.

FTC.gov/PassItOn
BulkOrder.FTC.gov



¡Pásalo!



El robo de identidad

Tu información es valiosa. Para ti —y otras personas



Llamadas indeseadas

Tu información es valiosa. Para ti —y otras personas.



Estafas de reparación del hogar

Alguien ofrece reparar tu casa. Barato. Por dinero en efectivo, ahora ya.



Estafas de mula de dinero

Tu información es valiosa. Para ti —y otras personas.



Las estafas de impostores

Alguien llama para pedir dinero. ¿Son realmente quienes dicen ser?



Estafas de soporte técnico



Estafas de citas por internet



Estafas de impostores del IRS



Estafas de nietos en problemas



Estafas de trabajo en casa

Tu información es valiosa. Para ti —y otras personas.



Las estafas de caridad

Alguien pide que dones dinero a una organización benéfica. Hoy.



Las estafas de atención de la salud

Tienes una tarjeta de Medicare, pero una persona te llama diciendo que necesitas una nueva.



Las estafas “te ganaste un premio”

¡Te acabas de ganar un premio! Pero no puedes obtenerlo hasta que envíes dinero.

FTC.gov/Pasalo
BulkOrder.FTC.gov



Imposter Scams





Imposter Scams – How They Work

- Someone who pretends to be somebody else calls you, emails you
- Asks for personal information
- Asks for money – wire transfer or money card



Imposter Scams – Tips

- ➔ Stop. Check it out before you wire money to anyone.
 - Don't give out personal information unless you're sure who you're giving it to
 - Call back at a number you know to be correct
- ➔ Sign up for Do Not Call



Tech Support Scams







Tech Support Scams – How they work

- Scammers call pretending to be from or affiliated with computer security companies, such as Dell, Microsoft, Norton, or others.
- Or, they place online ads to get consumers to call about their computers.
- Scammers scare consumers about their computer security



Tech Support Scams – How they work

- Often want to remotely access the consumer's computer.
- Scammers want to sell software or services to fix or maintain the security of the computer.

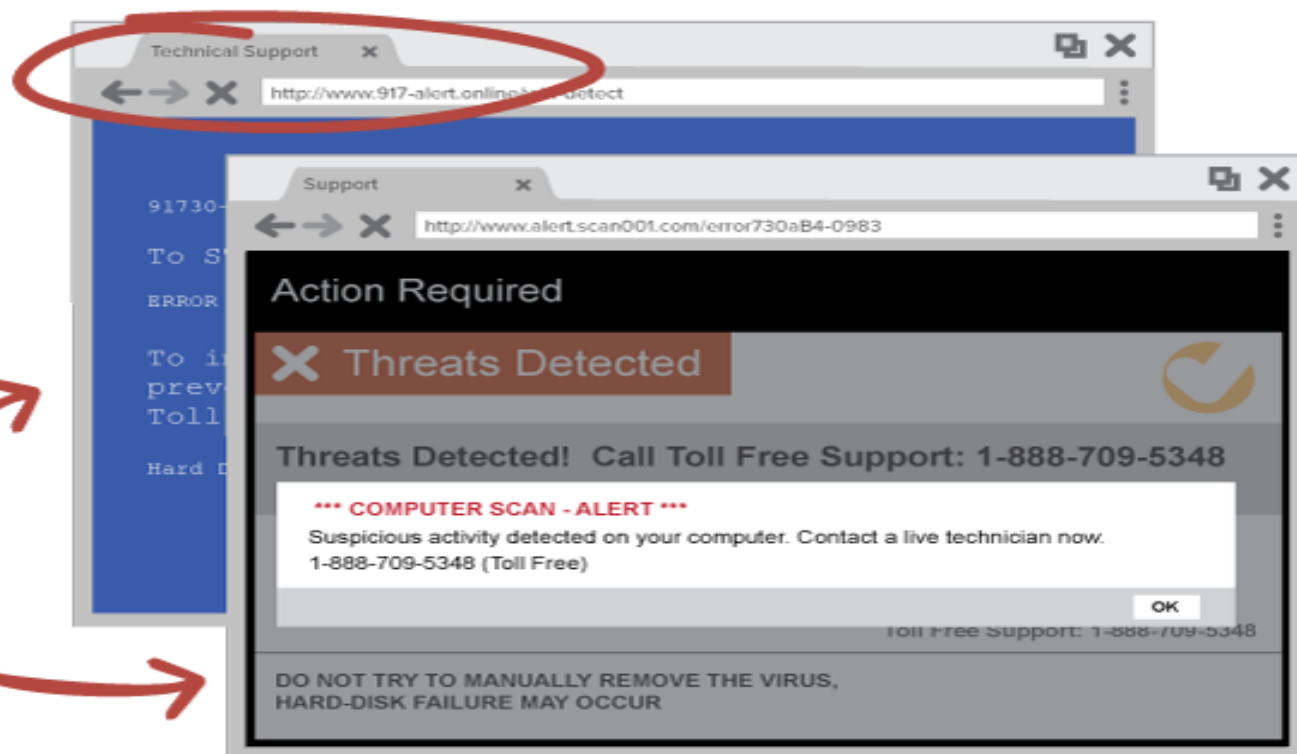
HOW TO SPOT A TECH SUPPORT SCAM

It often starts with a pop-up . . .

Shows up
within your
**internet
browser**

Might
imitate a
blue error
screen

or trusted
antivirus
software



CALL

Wants you to call
a **toll-free number**

NOW

Urges you to call
immediately

OR ELSE...

Threatens that you may **lose
personal data** if you don't call



Tech Support Scams - Tips

→ HANG UP.

- Never give control of your computer or your credit card information to someone who calls you out of the blue.

→ PASS IT ON.



Online Dating Scams





Online Dating Scams – How they work

- You meet someone on a dating website.
- She wants to communicate by email and phone.
- She says she loves you but needs money for a plane ticket to visit. Or for surgery.
- She asks you to wire money or put it on a prepaid card.



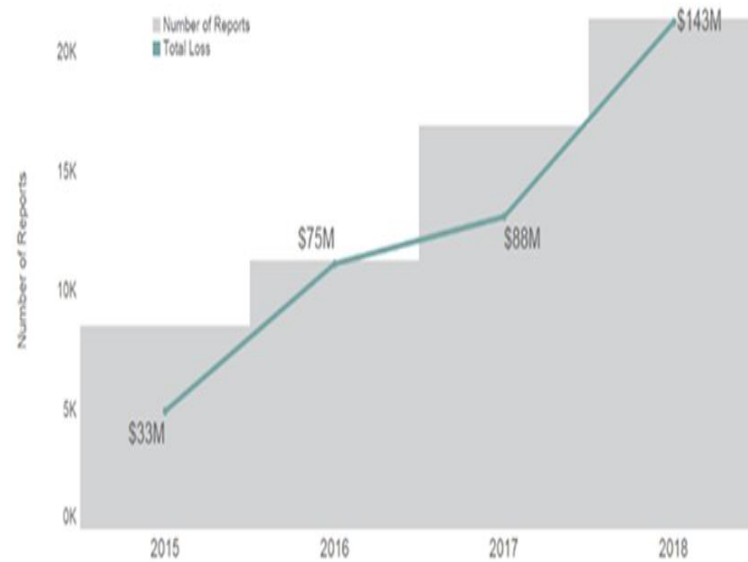
Online dating scams - Tips

- ➔ STOP. Don't send money.
 - Never wire money, put money on a prepaid card or send cash to an online love interest.
 - You won't get it back.
- ➔ PASS IT ON.

Romance Scams

Romance Scam Reports Over Time

Reports more than doubled and reported losses increased more than fourfold from 2015 to 2018



\$2,600

The **median reported loss** to romance scams is about seven times higher than for other frauds (2018).



Grandkid Scams





Grandkid Scams



- ➔ You get a call: “grandma, I need money for bail.”
 - Or a medical bill
 - Or other trouble
- ➔ Caller says it’s urgent and says to keep it a secret
- ➔ Caller asks you to wire money or put it on a prepaid card



Grandkid Scams – Tips

→ STOP. Check it out.

- Look up your grandkid's phone number and call back
- Or call another family member

→ PASS IT ON.



Family Emergency Scam Video





Government Imposter Scams





IRS Imposter Scams – How they work

Scammers may:

- Rig caller ID to make it look like call is from Washington DC (202 area code)
- Demand immediate payment by pre-paid debit card or wire transfer
- Send bogus IRS emails to further the scheme



IRS Imposter Scams - Tips

The IRS will NOT:

- ask you to pay with prepaid debit cards or wire transfers
 - ask for a credit card over the phone
 - threaten arrest, deportation or loss of your drivers license
 - Initiate contact by email
- ➔ STOP. Don't wire money or pay with a prepaid debit card.



IRS Imposters Twist

- ➔ Private debt collection for old IRS debts
- ➔ Always get a letter first
 - Name of debt collector
 - Authentication number
- ➔ Always pay the IRS, nobody else
- ➔ Questions? Call the IRS: 1-800-829-1040 or check [IRS.gov/balancedue](https://www.irs.gov/balancedue)





SSA Imposter Tips

- Your SSN is not about to be suspended!
- The real SSA will not call out of the blue or tell you to wire money, send cash, or put money on gift cards.
- Don't trust caller ID.
- Don't give the caller your Social Security number or other personal information.
- Visit [IdentityTheft.gov/SSA](https://www.IdentityTheft.gov/SSA) to learn more.



Charity Scams





Charity Fraud Video





Charity Fraud – How it Works

→ Here's how it works:

- Phone call
- Charity name sounds familiar
- Pressure you to pay quickly



Charity Fraud – What You Can Do

- Take your time
- Say no
 - “No, thanks.” Hang up. ...OR:
 - “I don’t give money over the phone. If you send something in writing, I’ll consider it.”
- Never send cash, wire money or load prepaid debit cards



Health Care Scams





Health Care Scams – How It Works

- They'll say you need...
- A new Medicare card
 - A new health insurance card
 - Discounted health insurance
 - To act now!



Health Care Scams – Examples

- Miracle cures
 - Offers quick cures to MS, Alzheimer's, cancer
- Affordable Care Act scams
- Medicare-related scams



New Medicare Cards

April 2018 - March 2019

New Card! New Number!

Mailing in 2018

NEW Medicare Card

MEDICARE HEALTH INSURANCE

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

Entitled to/Con derecho a
HOSPITAL (PART A)
MEDICAL (PART B)

Coverage starts/Cobertura empieza
03-01-2016
03-01-2016

Current Medicare Card

MEDICARE HEALTH INSURANCE

1-800-MEDICARE (1-800-633-4222)

NAME OF BENEFICIARY
JANE DOE

MEDICARE CLAIM NUMBER
000-00-0000-A

SEX
FEMALE

IS ENTITLED TO
HOSPITAL (PART A)
MEDICAL (PART B)

EFFECTIVE DATE
07-01-2016
07-01-2016

SIGN HERE → *Jane Doe*

CMS Product No. 12000-P
September 2017



Health Care Scams – What You Can Do

- Take your time
- Check it out
 - 1-800-MEDICARE
- Consult reliable sources of health information (healthcare.gov, cdc.gov)
- Do not delay medical treatment



“You’ve Won” Scams





“You’ve Won” Scams— How They Work

- You get a call, an email, a card
- Says that you’ve won a prize, lottery, trip
- You just need to pay fees, taxes, custom fees first
- They want you to wire money or give your credit card information



“You’ve Won” Scams – What You Can Do

→ What you can do:

- Keep your money to yourself
- Keep your information to yourself
- If in doubt, check it out
- Never wire money



Home Repair Scams





Home Repair

→ Have you ever needed repairs on your home?



Contractors

→ Many contractors get in touch:

- In person, at your door
- By phone
- By mail



Home Repair Scams

→ Here's how they work:

- Pressure you to act quickly
- Ask you to pay cash



What to do?

→ When you get those solicitations ...



Before starting repairs

- ➔ Check with people you trust
- ➔ Get three written estimates
- ➔ Ask for:
 - References
 - Proof of license
 - Insurance



Get it in writing

- Be sure you read & understand the contract **BEFORE** you sign it
- Don't start work until you have a signed contract



What we'll never do

- Send cash
- Wire money
- Load gift cards



Work at Home Scams





Work at Home

- You want to work at home
- A company says they'd like to hire you but they need money or personal information first



Online Job Scams

- You post a resume online
- Or see an ad online for a “proven” system that lets you earn “fast cash”



How they work

- ➔ They ask for personal information, then use it for identity theft or take money from your bank account
- ➔ Or if you buy their “proven” system, you get a worthless program that won’t make you money



What to do?

- Stop. Check it out.
- Don't pay money to earn money.
- Before you share personal information, investigate the business opportunity.



What we'll never do

- Never send cash
- Never wire money
- Never pay for a job opportunity – without investigating first



Money Mule Scams





Money mules

- Has anyone ever sent you money, then asked you to send some of it to another person?



The story

- They don't tell you the money is stolen.
- Instead they tell you about:
 - Romance
 - Jobs
 - Prizes/Lotteries



How it works

- You get a check
- You deposit it in your bank account
- You send money
- You learn the check was fake and have to repay the bank



What to do?

- Keep your money to yourself
- Keep your information to yourself

Managing Your
Money



Credit, Loans
and Debt



Scams and
Identity Theft



Toolbox

Consumer protection basics... plain and simple.

This is a government website that helps you:



Manage and use your money wisely



Use credit and loans carefully



Protect your identity and money

[Privacy Policy](#) | [USA.gov](#)



FEDERAL TRADE COMMISSION
PROTECTING AMERICA'S CONSUMERS

Scams Against Immigrants

What It Is

What To Know

What To Do

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print

AAA text size



listen

What are some scams that target immigrants?

People who are immigrating to the U.S. might hear about several kinds of scams:

- websites that look like U.S. government sites, but are not
- people who are charged for government forms that are free
- people called notarios, who charge fees but cannot give you legal help

These scams cost more than money. These scams can take away your chance to immigrate legally.

What is a notario?

In the U.S., notarios, notarios públicos and notary publics **are not lawyers**. They cannot help you with immigration. They will say they can help, and tell you to pay them. But they cannot help you.

Sometimes a notario can even ruin your chance to get a Green Card or become a citizen.

What is an accredited representative?

The U.S. government authorizes some people who can help you with immigration. These people are called “accredited representatives.” An accredited representative does not have to be a lawyer. But he can give you legal advice on your immigration. Immigration lawyers also can help you.

I Need Immigration Help. Who Can Help Me?



I need to know which immigration forms to use.

Go to **www.uscis.gov** - that's the U.S. Citizenship and Immigration Services website. Look for "Find it Fast" on the left side of the screen. Click the drop-down menus to find out which forms you need.

If you're still not sure which forms you need, you might need help from an immigration lawyer or another person who's authorized to help you. See page 3 to find out where to get the right kind of help.

I need to get immigration forms.

You can do this yourself. All the forms you need are free. You can print them from **www.uscis.gov/forms**, order them by phone: 1-800-870-3676, or visit your local USCIS office. Never pay for copies of blank government forms. They are always free, though you probably will have to pay when you submit them to USCIS.

I need help filling out my immigration forms.

Anyone can help you put your information into your immigration forms. What's important is that this person – a friend, your pastor, a teacher, a relative – should write or translate only what you tell him to. Your helper should not tell you what to say. That can cause problems for you later. If you need advice, be sure you get it from the people authorized by the U.S. government to help you.

A translator may charge a small fee for translating your information. Remember never to pay for the forms.

Learn how to avoid scams against immigrants at:

ftc.gov/immigration

Aprenda cómo evitar las estafas contra inmigrantes en:

ftc.gov/inmigracion

TOPICS

(-) Scams

Credit & Loans (4)

Health (4)

Jobs & Making Money (2)

Shopping & Advertising (2)

Privacy & Identity (1)

LANGUAGES

Spanish (39)

English (34)

Chinese (1)

Korean (1)

Tagalog (1)

Vietnamese (1)

FORMATS

Tear sheet pad (30)

Bookmark (25)

Booklet (14)

Flyer (4)

Toolkit (2)

Tri-fold brochure (2)

AUDIENCE

Consumer (74)

Consumer Advocates (51)

Business (2)

Publications

Displaying 1 - 50 of 77

Sort by Newest

All publications and shipping are free.



Have You Heard About... Unwanted Calls?

Topic: Scams

Language: English

Format: Tear sheet pad

Pass It On flyer with a quick reminder about how unwanted calls work and what to do about them.

Select
Quantity

50

Add to cart



Grandkid Scams Bookmark

Topic: Scams

Language: English

Format: Bookmark

This Pass It On bookmark gives quick tips on grandkid scams.

Select
Quantity

100

Add to cart



Money Mule Scams Bookmark (Spanish)

Topic: Scams

Language: Spanish

Format: Bookmark

This Pass It On bookmark gives quick tips on money mule scams.

Select
Quantity

100

Add to cart



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Consumer Information Blog

FTC's tips for happy holiday shopping

November 20, 2019

by Gretchen Abraham

Division of Consumer & Business Education

Keep your holiday shopping merry and bright with an early gift from the Federal Trade Commission: tips to help you watch your wallet, shop wisely, and protect your personal information.

[3 comments](#)

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[Blog Topics: Money & Credit, Shopping & Saving](#)

“Pass it On” at the holidays

November 19, 2019

by Lisa Weintraub Schifferle

Attorney, FTC, Division of Consumer & Business Education

Holidays often mean time with family and friends. If you're looking for conversation starters that avoid tricky topics – like who should've won the World Series – why not chat about scams? Pass it On, an FTC education campaign, gives you new ways to talk about scams and how to prevent them.

GET EMAIL UPDATES

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[FTC's tips for happy holiday shopping](#)

November 20, 2019

[“Pass it On” at the holidays](#)

November 19, 2019

[Veterans, servicemembers, and fraud: by the numbers](#)

November 18, 2019

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[Jobs & Making Money \(194\)](#)

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[Blog Archive](#)

FTC resources

- ▶ Free materials: bulkorder.ftc.gov
- ▶ Subscribe to Consumer Blog: consumer.ftc.gov/blog
- ▶ Report scams and suspected scams: ftc.gov/complaint
- ▶ Get email updates: FTC.gov/scams